

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua Michael Zartman
Debtor

Case No. 21-02405-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Feb 16, 2022

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db	+ Joshua Michael Zartman, 246 Third Street, Hanover, PA 17331-2327
5445060	+ ARS Account Resolution, 1643 NW 136th Avenue, Suite 10, Sunrise, FL 33323-2857
5445064	+ FBCS, 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
5445063	Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite E, Beltsville, MD 20705-1314
5445065	+ IAF Group, 2836 Bark Hill Road, York, PA 17404-6637
5445066	+ Jenine R. Davey, Esquire, Robertson, Anschutz, Schneid, Crane, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
5445067	+ Lindsay Zartman, 1921 Cedar Drive, Spring Grove, PA 17362-7715
5445068	+ Meghan Power, Esquire, Robertson, Anschutz, Schneid, Crane, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
5445070	+ Newrez LLC d/b/a Shellpoint Mortgag, 75 Beattie Place, Suite 300, Greenville, SC 29601-2138
5445072	+ OneMain, P.O. Box 740594, Cincinnati, OH 45274-0594
5445074	Penn Credit Corporation, 2800 Commerce Drive, P.O. Box 69703, Harrisburg, PA 17106-9703
5445077	+ UPMC in Central PA, PO Box 826813, Philadelphia, PA 19182-6813
5445078	Wellspan Health, PO Box 645734, Cincinnati, OH 45264-5734

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 16 2022 23:48:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 16 2022 23:48:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5445061	EDI: CAPONEAUTO.COM	Feb 16 2022 23:48:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
5446080	+ EDI: AISACG.COM	Feb 16 2022 23:48:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5445062	+ EDI: CONVERGENT.COM	Feb 16 2022 23:48:00	Convergent Outsourcing, Inc., P.O. Box 9004, 800 SW 39th Street, Renton, WA 98057-4927
5459318	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 18:50:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5456025	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 18:49:34	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5445069	Email/Text: bankruptcy@nationalcreditsystems.com	Feb 16 2022 18:41:00	National Credit System, 3750 Naturally Fresh Blvd, Atlanta, GA 30349
5445070	+ Email/Text: mtgbk@shellpointmtg.com	Feb 16 2022 18:41:00	Newrez LLC d/b/a Shellpoint Mortgag, 75 Beattie Place, Suite 300, Greenville, SC 29601-2138
5445071	+ EDI: AGFINANCE.COM	Feb 16 2022 23:48:00	One Main, P.O. Box 1010, Evansville, IN 47706-1010
5445073	+ Email/Text: bankruptcy@onlineis.com		

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5445075	EDI: PRA.COM	Feb 16 2022 18:41:00	Online Information SER, PO Box 1489, Winterville, NC 28590-1489
5445076	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 23:48:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
		Feb 16 2022 18:49:33	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		CGA Law Firm

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
Lawrence V. Young	on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Rebecca Ann Solarz	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmillawgroup.com
Thomas E. Miller	on behalf of Debtor 1 Joshua Michael Zartman staff@tommillerlawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Joshua Michael Zartman**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:21-bk-02405-HWV**

Social Security number or ITIN xxx-xx-4305

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua Michael Zartman

By the court:

2/16/22



Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.